

REMARKS

Claims 1-19 and 21-37 are pending in this patent application. Claims 1-19 and 21-37 are allowed.

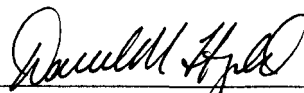
By the amendment submitted herewith in accordance with 37 C.F.R. § 1.312, Claim 16 is amended herein to correct a typographical error. No new matter has been added.

Specifically, independent Claim 16 is amended herein to delete, at line 20, “received” between “the retrieved data” and “and at least one of a mortality rate, a tax and interest rate, and a premium rate associated with the at least one specific insurance policy”. The word “received” should have been deleted from Claim 16 in an earlier amendment, but was mistakenly left in Claim 16.

Because the amendment submitted herewith merely corrects a typographical error, no additional search or examination is required, as all of the amended subject matter was previously examined on the record.

In view of the foregoing amendment and remarks, it is respectfully requested that this amendment be entered prior to issuance of the patent from this patent application.

Respectfully submitted,



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